



CAVALLO &
SIGNORIELLO
INSURANCE AGENCY

EBOOK

14 Questions to Ask Before Choosing a MA Commercial Insurance Agent

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A man and a woman, both wearing aprons, are standing in a cafe or kitchen setting. They are looking at a laptop together. The background features a brick wall and a menu board.

First, let's cover the basics

What is business insurance?

If you're in the process of obtaining commercial insurance in Massachusetts, you'll want to connect with an agent who's on your team and has your best interests in mind. To choose the best agent for your business, there are some questions you'll want to ask.

Business insurance is a protection plan designed to ensure that a company doesn't suffer serious financial losses in the aftermath of a physical disaster, employee injury or a customer lawsuit. Most often, having business insurance means having a collection of different policies that each address different types of business risk.



In the state of Massachusetts, there are two required types of business insurance:

WORKERS' COMPENSATION INSURANCE

Workers' compensation (or workers' comp) insurance is designed to pay your employees' medical expenses and/or lost wages if they are injured or become ill as a result of job-related duties. In most cases, when workers' comp is in place, an injured employee cannot additionally file a lawsuit against your company for damages.

COMMERCIAL AUTO INSURANCE *

Commercial auto insurance is coverage intended to pay for losses involving cars, trucks, vans and other vehicles that operate in the course of doing business. You cannot drive your business vehicle (or get it registered) without maintaining the required levels of protection in Massachusetts.

* required unless your business never owns or hires any vehicles

A close-up photograph of a person's hands. The right hand is holding a silver pen over a clipboard with papers. The left hand is wrapped in white medical bandages, covering the wrist and part of the forearm. The person is wearing blue jeans and a light blue shirt. The background is blurred.

Although not required by Massachusetts law, here are a few types of insurance that we recommend every business has:

GENERAL LIABILITY INSURANCE

General liability protects against third-party claims involving bodily injury and/or property damage that may occur on a job or business site. This can also be referred to as builder or contractor insurance.

PROFESSIONAL LIABILITY INSURANCE

Professional liability insurance is a type of coverage for businesses that provide services or advice to clients. If your business makes a mistake, gives faulty advice, neglects a crucial piece of information or gets accused of screwing up, professional liability can provide the funds needed to correct the mistake. If necessary, professional liability may also cover legal defense costs and/or help with a court settlement.

UMBRELLA INSURANCE

Commercial umbrella insurance functions as an extension of your other business liability policies. If a loss event results in damages that exceed a limit, an umbrella policy can help bridge the gap. Commercial umbrella insurance can “sit on top of” several different business insurance policies, which makes it more efficient than simply increasing the limits on all of them.

Additional coverages differ from industry to industry, and a reputable commercial insurance agent should be able to suggest what coverages your business should have.



What Is a Commercial Insurance Agent?

A commercial insurance agent acts as an advocate for a company by securing all the necessary types of protection, with optimal coverage limits. The best insurance agents have access to many insurance carriers, which translates into more options and competitive rates. Business insurance agents can also help businesses evaluate and adjust certain aspects of operations that may be creating unnecessary risks.

A woman with dark hair, wearing a light blue denim shirt, is sitting at a desk. She is looking down at a laptop, with her hand on the keyboard. In the background, there are several yellow cardboard boxes stacked on shelves. A large white number '14' is overlaid on the left side of the image.

14

Questions to Ask Before Choosing a MA Commercial Insurance Agent



QUESTION #1

What experience does the insurance agent have with my industry?

An insurance agent should have extensive experience and knowledge in your industry. For many types of insurance, such as workers' comp and business auto, Massachusetts has different requirements than neighboring states. You may also want to learn about any special programs their company has access to. The insurance agent may have awards or credentials that can speak to their credibility in the industry.



QUESTION #2

How many similar clients does the agent have in my industry?

Simply put, the more the better. The more exposure an agent has with clients in the industry, the better they can understand the specific needs of the industry and how to troubleshoot any claims or roadblocks that pop up. Having similar clients also increases the agent's knowledge of regulatory issues, and leads to relationships and connections with associations in the community.



QUESTION #3

How many insurance companies does the agent have access to?

There's not a certain number of insurance companies that an agent should have access to, but it should be enough to get you the right services coverages and competitive pricing. You should be able to have one agent with access to multiple insurance companies, not multiple agents with access to one or two connections.

QUESTION #4

Does the agent have access to specialty insurance programs for my industry?

Your agent should have access to insurance companies with special programs so you can get tailored coverage for exactly what you need. Specialized programs often offer extremely competitive coverages and pricing that more broadly focused companies can't compete with.

For example, home builders insurance has competitive rates, but when one company holds all the policies, the program is simpler to understand, renew and be approved for underwriting.

QUESTION #5

Where can I find reliable recommendations when choosing an agent?

You can ask industry acquaintances, inquire at networking events, reach out to industry associations and more. While testimonials or favorable reviews are a positive reassurance, they can only go so far and are only as credible as the writer.

When you find a recommended agent, be sure to take the time to get to know them. You should ask questions about your industry and industry risk factors. Don't be afraid to ask specific questions or feel obligated to go with the first agent that you speak with. They should be knowledgeable about your industry, but not make you feel obligated to work with them.

QUESTION #6

How often should my agent look at remarketing my insurance?

There's no concrete answer to this question, but around every three years is standard. An agent can remarket a client every year, but there aren't often huge changes and most companies offer competitive coverage and pricing.

If an insurance agent markets a client every year, insurance companies may become weary. They keep records how often a client is submitted through all agents and may be hesitant to provide a quote. Companies look to establish relationships for multiple years with clients they agree to write insurance for.

Note: Remarketing your insurance and checking in with you are two separate things. Depending on your communication preference, your agent should be checking in with you a few times a year or more to make sure your insurance coverage is up to date.

QUESTION #7

Where is the agent located?

Ideally, your agent should be located in Massachusetts. Since there are so many nuances in the state, a local agent may be more familiar and knowledgeable.

A small, local independent agent or agency has access to companies in Massachusetts and New England and has a better understanding of the risks than an agent in another area of the country.

With a local agent who partners with a local company, you have the opportunity to have a better relationship where they know your needs to provide you the best coverage.



QUESTION #8

Is the agent familiar with specific laws and regulations that can affect what insurance I need?

The agent should be familiar with Massachusetts-specific laws and regulations such as who is and isn't covered by workers' compensation. They should also be familiar with any unique industry regulations and licensing and should be able to educate you on the proper coverage. The more experience and exposure an insurance agent has in a particular industry, the better they can understand how specific laws and regulations may apply.



QUESTION #9

How involved should my insurance agent be with my business?

This will vary by personal preference. You and your insurance agent should agree on a time period between check-ins. Your agent should stay in touch and have an ongoing professional relationship with their point of contact in your business.



QUESTION #10

What coverages do I need today?

Every Massachusetts business needs workers' comp (if they have employees) and business auto insurance (if they drive around for work or if the company owns a vehicle). It's highly recommended to have general liability and umbrella insurance as well. We also emphasize the importance of cyber attack coverage, as well as employment practices liability coverage.

Cyber attacks and phishing attempts on businesses are continuing to evolve and grow. Some companies don't have the right security in place and risk the chance of getting hacked, attacked with a computer virus and having their data held ransom. A cyber attack or phishing scam can be devastating to any company, regardless of size or industry.

Employment practices liability insurance (EPLI) can cover legal defense costs in the event that an employee files a lawsuit. If you need to pay an employee settlement, EPLI can help ensure that it doesn't bankrupt your business. If you have the right policy with the right limit, this should provide adequate coverage. It should cover employment claims such as sexual harassment, wrongful termination, employment discrimination, etc.



QUESTION #11

What other types of services does the agent offer?

Your agent should also be able to provide or recommend training resources for you and your employees, such as training and safety programs and best business practices. They should also be able to recommend other industry professionals, such as a construction attorney or accountant.



QUESTION #12

What types of services does the insurance company offer?

This will differ, but many insurance companies will offer services such as risk management analysis and DMV services. They may also have access to safety and management templates and topics to help businesses educate their employees. An insurance company may be able to audit a business to help reduce risk factors, such as implementing telematics to help monitor a fleet of vehicles or providing an HR review to help reduce employment-related claims. Basically, the insurance agency should be able to help make managing your risk easier.



QUESTION #13

What associations are they in?

A commercial insurance agent should be a member of local, state and national associations. This builds credibility, exposure and relationships in the industry. While not required, it shows an agent is interested in the industry and that they understand the risk associated with it.

QUESTION #14

What types of claims services does the agency offer?

The agency should offer claims services support. Either the agent or a dedicated claims officer can manage the claims, get in touch with the adjuster and advocate on the insured's behalf if needed.

A claim services rep at an agency should be someone who can provide advice, be a resource, and provide insight on open claims and their impact on future pricing. They can also educate clients on how claims work and how long they will impact their pricing.



Why choose C&S Insurance?

We're a fast-growing, statewide agency serving customers throughout Massachusetts with a vast set of resources and capabilities. We offer best-in-class personal insurance and business insurance because we're able to leverage our many carrier relationships and talented team members. All this spells better coverage and pricing for you. We are a local but strong company. In fact, we were recently named among the top 25 largest insurance agencies in Massachusetts!

Reach out today to learn more about our knowledgeable commercial insurance agents and how C&S Insurance can help your company.

[Contact Us for a Quote](#)